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**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Aleksandor Vulfov aka Alex Vulfov
 Lioudmila K. Vulfov aka Lioudmila Kim
Debtors

CHAPTER 13

PNC BANK NATIONAL ASSOCIATION
Movant

NO. 18-18463 AMC

vs.

Aleksandor Vulfov aka Alex Vulfov
 Lioudmila K. Vulfov aka Lioudmila Kim
Debtors

11 U.S.C. Section 362

William C. Miller, Esquire

Trustee

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$12,919.53**, which breaks down as follows;

Post-Petition Payments:	November 2019 to November 2020 at \$993.81/month
Total Post-Petition Arrears	\$12,919.53

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on December 1, 2020 and continuing through November 1, 2021, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$993.81** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of \$1,076.63 from December 2020 to October 2021 and \$1,076.60 for November 2021 towards the arrearages on or before the last day of each month at the address below;

PNC BANK, NATIONAL ASSOCIATION
 P.O. BOX 94982
 CLEVELAND, OH 44101

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) **Document Page 2 of 3** fail to make payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: November 25, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 12-11-25


Diana M. Dixon, Esquire
Attorney for Debtors


**No objection to its terms,
without prejudice to any of
our rights and remedies*

Date: December 14, 2020

/s/ Jack Miller, Esquire, for*
William C. Miller, Esquire
Chapter 13 Trustee

Approved by the Court this ____ day of _____, 2020. However, the court retains discretion regarding entry of any further order.

Date: December 15, 2020



Bankruptcy Judge
Ashely M. Chan